THE MINISTER OF STATE OF THE MINISTRY OF CIVIL AVIATION (SHRI PRAFUL PATEL): (a) and (b) IOSA is not a regulatory requirement. IOSA certificate obtained by Air India in 2003 was not renewed by IATA in 2005 due to pending modification in their Safety Management System.

Air India has already taken necessary remedial action as per the findings of the audit. Deficiencies pointed out have since been rectified and the IOSA certification has now been restored w.e.f. 15.5.2006.

New guidelines for grievances of bank customers

*447. SHRI B.J. PANDA: Will the Minister of FINANCE be pleased to state:

(a) whether RBI has framed new guidelines/rules to address the grievances of bank customers;

(b) if so, the details thereof; and

(c) what is the action plan of Government to control addition of unjustified charges and making of harassing calls by the bank officials, etc.?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) and (b) With effect from 1st January, 2006, Reserve Bank of India (RBI) has put in place a revised Banking Ombudsman Scheme for redressal of grievances of banking customers. The scope of the scheme has been enlarged to cover customer complaints in areas such as levying service charges without prior notice to the customer and non-adherence to the fair practices code as adopted by individual banks, credit card complaints, deficiencies in providing the services assured by banks and banks' sales agents, etc.

An independent Banking Codes and Standard Board of India has also been set up by the RBI in February, 2006, under the Societies Registration Act. The Board has been set up as an independent watchdog to ensure that banks deliver services in accordance with the Codes and Standards to which they have agreed.

(c) Though levy of Service Charges by Commercial Banks has been deregulated by RBI, banks have been advised to fix reasonable service charges in line with the average cost of providing these services.

Further, in its Annual Policy Statement for 2006-07, RBI has proposed to make it obligatory for banks to display and update, in their office/ branches as also on their websites, the details of various service charges in a format to be approved by the Reserve Bank.

After the issuing of the Credit Card guidelines it became mandatory for the banks to maintain a Do Not Call Registry containing the phone numbers of customers as well as non-customers (non-constitutes) who have informed the bank that they do not wish to receive unsolicited calls/ Short Messaging Service for marketing of its credit card products.

Financial package for Himachal Pradesh

*448. SHRI SURESH BHARDWAJ: Will the Minister of FINANCE be pleased to state:

(a) the status/position of the financial package/assistance announced by the Prime Minister for Himachal Pradesh on the 28th May, 2005 while on a visit to the State; and

(b) the number of schemes sanctioned and funds provided for the same during the year 2005-06 by the Central Government?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) and (b) Prime Minister, during his visit to Himachal Pradesh on 28-5-2005 announced a Special Development Initiative for Himachal Pradesh for improving the infrastructure in the State and providing financial assistance.

This Special Development Initiative include infrastructure upgradation of three universities, a special project under Bharat Nirman for achieving universal coverage of drinking water by 2007 for partially covered habitations, special assistance under Pradhan Mantri Gram Sadak Yojana to cover 257 panchayats, construction of railway lines, untied special plan assistance for annual plan 2005-06 and a structural adjustment loan facility.

The items included are to be taken up under State Plan Schemes, Centrally Sponsored Schemes and Central Sector Schemes over a period 2-3 years. Status of the components of Special Development Initiative is given in enclosed as Statement.